

Certificate Number: 14912-PAE-DE-033331949

Bankruptcy Case Number: 16-18034



14912-PAE-DE-033331949

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on August 31, 2019, at 4:33 o'clock PM EDT, Marvin J. Ponce completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 31, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor